

WWR# 021324867

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re: Howard and Kari Heacock

Debtors,

Case No. 16-18118-AMC
Chapter 13

Howard and Kari Heacock
Plaintiffs,

Adversary Case 18-00135-AMC

KeyBank, NA

Defendant,

KEYBANK'S ANSWER TO COMPLAINT

NOW COMES, Defendant, KeyBank, NA, by and through its counsel Weltman, Weinberg and Reis, Co, LPA, and as and for its Answer to the Complaint of Debtors, states the following:

1. Requires no response.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Admitted.
7. Admitted.
8. Admitted.
9. Requires no response.

10. Denied for want of knowledge sufficient to form a belief as to the truth and accuracy thereof.

11. Denied for want of knowledge sufficient to form a belief as to the truth and accuracy thereof.

12. Admitted.

13. The document referenced in Paragraph 13 of Plaintiffs' Complaint speaks for itself.

14. The document referenced in Paragraph 14 of Plaintiffs' Complaint speaks for itself.

15. The document referenced in Paragraph 15 of Plaintiffs' Complaint speaks for itself.

16. The document referenced in Paragraph 16 of Plaintiffs' Complaint speaks for itself.

17. The document referenced in Paragraph 17 of Plaintiffs' Complaint speaks for itself. By way of further response, what the Plaintiffs have alleged in Paragraph 17 is an estimated fair market value of the subject property, which is subject to review and cross-examination. The Defendant believes that the property in question is worth more than the estimated fair market value listed on Schedule A of the Bankruptcy Petition and reserves the right to obtain a separate appraisal.

18. Denied for want of knowledge sufficient to form a belief as to the truth and accuracy thereof.

19. The document referenced in Paragraph 19 of Plaintiffs' Complaint speaks for itself.

20. Denied. By way of further response, what the Plaintiffs have alleged in Paragraph 20 is an estimated fair market value of the subject property, which is subject to

review and cross-examination. The Defendant believes that the property in question is worth more than the estimated fair market value listed on Schedule A of the Bankruptcy Petition and reserves the right to obtain a separate appraisal.

21. Denied.

22. The allegations in Paragraph 22 are legal conclusions of law to which no response is required thereof. By way of further response, the Defendant alleges that the property in question is valued higher than the first mortgage and there exists at least \$1.00 worth of equity to secure the Judicial Lien in its entirety.

McDonaldv. Master Financial, Inc., 205 F. 3d 606 (2000).

WHEREFORE, KeyBank, NA., respectfully requests that the court dismiss the Complaints with prejudice as to it, find Defendant's Secured Status; and grant it such additional relief as it deems just.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: /S/ Brian Langford
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Howard and Kari Heacock

Plaintiff,

Adversary Case: 18-00135-AMC

KeyBank, NA

Defendants,

CERTIFICATE OF SERVICE

A copy of the Answer to Plaintiff's Complaint and Affirmative Defenses, on behalf of
Creditor KeyBank NA was sent to the following:

Howard Wayne Heacock, Jr.
2213 Briarcliff Avenue
Boothwyn, PA 19061

Stephen Vincent Bottiglieri
66 Euclid Street
Suite C
Woodbury, NJ 08096

Kari A. Heacock
2213 Briarcliff Avenue
Boothwyn, PA 19061

Christine C. Shubert
821 Wesley Avenue
Ocean City, NJ, 08226

United States Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107

on the 3rd day of July, 2018 by U.S. Mail or by electronic notification.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: /S/ Brian Langford

Brian Langford (324884)
Attorneys for Defendant
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